

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1. (Currently Amended) A method of conducting an on-line transaction including the steps of :

~~providing a transaction manager;~~ generating a single use transaction request identification with a transaction manager apparatus;

~~the transaction manager relating~~ storing the transaction request identification in a relationship with banking information of a registered user in a storage of the transaction manager apparatus;

~~providing the registered user with~~ sending the transaction request identification to the registered user from the transaction manager apparatus;

~~the registered user requesting to purchase a product or service having a value from a merchant, the purchase request including~~ providing the transaction request identification to the merchant;

receiving at the transaction manager apparatus the merchant sending a payment request to the transaction manager comprising information for making a fund transfer of the a value from the registered user to the a merchant, the payment request including the transaction request identification and the value;

~~the transaction manager~~

checking the validity of the received transaction request identification with the transaction manager apparatus and disabling re-use of the transaction request identification; and if the transaction request identification is valid,

sending an EFT request to a financial institution to transfer the value in funds from the registered user to the merchant, if the received transaction request identification is valid, the EFT request including the banking information, such that the financial institution is able to check ~~checking~~ whether sufficient funds are present in a the user's bank financial institution account and, if sufficient funds are present, ~~the financial institution~~

~~perform performing~~ the transfer according to the banking information; and ~~the transaction manager~~

receiving at the transaction manager apparatus confirmation of the transfer from the financial institution when the transfer is performed; and

sending ~~the a~~ confirmation message from the transaction manager apparatus to the merchant.

2. (Currently Amended) A method according to claim 1, wherein the transaction manager apparatus generates the transaction request identification.

3. (Original) A method according to claim 1, wherein the transaction request identification is a random number.

4. (Original) A method according to claim 1, wherein the transaction request identification is generated using a formula.

5. (Original) A method according to claim 1, wherein the transaction request identification is generated using a random number and a formula.

6. (Currently Amended) A method according to claim 1, wherein ~~a combined the payment request comprises the~~ transaction request identification and a component provided by the registered user is generated by hatching the transaction manager generated transaction request identification and a user supplied identification code, the combined transaction identification being send in the purchase request to the transaction manager.

7. (Currently Amended) A method according to claim 26, wherein the merchant is provided with the ~~transaction request identification in the form of the combination transaction requested identification and the user provided component.~~

8. (Original) A method according to claim 1, wherein the banking information related to the transaction request identification includes a credit card or debit card number, a card expiry date and a cardholder name.

9. (Original) A method according to claim 8, wherein the banking information includes a bank account number.

10. (Currently Amended) A method according to claim 8, wherein the banking information ~~may additionally~~ includes bank account type and bank account holder information.

11. (Currently Amended) A method according to claim ~~[[8]]~~ 1, further comprising wherein registration of registering an unregistered the user occurs prior to the generation of the transaction request identification.

12. (Currently Amended) A method according to claim ~~[[8]]~~ 11, wherein registration of the user ~~entails~~ comprises ~~creation~~ creating of a transaction manager user account, ~~wherein the transaction manager user account includes~~ including storing a transaction manager account number and the banking information is ~~provided by the user to~~ in the storage of the transaction manager apparatus.

13. (Currently Amended) A method according to claim ~~[[8]]~~ 12, wherein further comprising the transaction manager apparatus ~~confirms~~ confirming the ~~further transaction banking~~ information with the user's financial institution before creation of the transaction manager user account.

14. (Currently Amended) A method according to claim ~~[[1]]~~ 6, wherein further comprising registration of the user includes the user providing the transaction manager apparatus receiving with the user provided component from the user and storing the user provided component in the storage ~~supplying identification code~~.

15. (Currently Amended) A method according to claim ~~12~~, wherein further comprising storing the generated transaction request identification is in a related relationship with the to transaction manager user account ~~information thereby linking the transaction request identification to the banking information~~.

16. (Currently Amended) A method according to claim ~~45~~ 14, wherein further comprising comparing the transaction manager information includes a transaction manager account number, and preferably a transaction manager account expiry date, and a transaction

~~manager account password user provided component received in the payment request with the stored user provided component.~~

17. (Currently Amended) A method according to claim 14, wherein the user provided component comprises a secret identification of the user known to the registered user and recorded in the transaction manager information further includes a transaction manager account alias apparatus.

18. (Currently Amended) A method according to claim 1 [[5]], ~~wherein each relationship of a further comprising storing the transaction request identification in association with to the banking information further includes a transaction manager account number or transaction account alias, a transaction limit[[,]] and with a transaction limit override password, wherein the transaction manager apparatus does not send the EFT request if the value is above the transaction limit and the transaction limit override password is not received in the payment request.~~

19. (Currently Amended) A method according to claim 1, ~~wherein further comprising sending the registered user is provided with~~ another single use transaction request identification by the transaction manager apparatus upon request by the registered user.

20. (Currently Amended) A method according to claim 1, ~~wherein further comprising registering the merchant is registered with the transaction manager apparatus.~~

21. (Currently Amended) A method according to claim 20, wherein registration of the merchant entails comprises the transaction manager apparatus providing the merchant with a merchant identification and the transaction manager apparatus storing merchant banking information in a relationship with the merchant identification.

22. (Currently Amended) A method according to claim 20, wherein the purchase request sent received by the merchant to the transaction manager apparatus includes the merchant identification.

23. (Currently Amended) A method according to claim 1, ~~wherein the purchase request includes providing the merchant with the value of the purchase further comprising the registered user requesting purchase of a product or service having the value from the merchant and the~~

merchant providing the transaction request identification sent from the transaction manager apparatus to the merchant.

24. (Currently Amended) A method according to claim 1, ~~wherein further comprising the registered user nominates nominating an item for the purchase item and the merchant provides constructing the purchase request including determining the value in the purchase request based on the nominated item.~~

25. (Currently Amended) A method according to claim 1, wherein checking the transaction manager validates validity of the received transaction request identification by in the payment request comprises checking whether that the transaction request identification received in the payment request is related to the same as or derived from the stored transaction request identifier stored in the relationship with the user's transaction manager account.

26. (Currently Amended) A method according to claim [[25]] 6, ~~wherein further comprising combining the transaction request identification and the user provided component by hatching the transaction request identification and the user provided identification component manager account password is provided to authenticate the identity of the user providing the transaction request identification.~~

27. (Currently Amended) A method according to claim [[25]] 15, wherein disabling of the use of the transaction request identification ~~is conducted by~~ comprises removing the relationship between the transaction request identification and the user's transaction manager account number.

28. (Currently Amended) A method according to claim [[25]] 6, wherein the user provided component comprises a secret identification of the user known to the registered user and recorded in the financial institution ~~transaction request identification is deleted from the user's transaction manager account information.~~

29. (Currently Amended) A method according to claim [[25]] 15, wherein disabling use of the transaction request identification includes the step of adding the transaction request identification to a spent list, the spent list being used to ensure a transaction request identification is not reused.

30. (Currently Amended) A method according to claim [[25]] 8, wherein the EFT request to the financial institution is conducted using the credit card, debit card or other bank account details, the ~~transfer amount~~ (value of the transfer) and the merchant account details sent to the financial institution to transfer the funds according to a standard electronic fund transfer system.

31. (Currently Amended) A method according to claim 1, ~~wherein further comprising~~ the financial institution ~~sends~~ sending an insufficient funds reply if sufficient funds are not present, whereupon the transaction manager apparatus sends an insufficient funds reply to the merchant.

32. (Currently Amended) A method according to claim 1, wherein the confirmation message sent from the transaction manager apparatus to the merchant is the same as the confirmation of the transfer sent received from the financial institution to the transfer manager is the same as the confirmation message sent from the transaction manager to the merchant.

33. (Currently Amended) A method according to claim 1, wherein ~~the transaction manager creates a different~~ confirmation message sent from the transaction manager to for the merchant is created by the transaction manager apparatus and is different to the confirmation of the transfer received from the financial institution.

34. (Currently Amended) A method according to claim [[1]] 4, wherein ~~in one embodiment the step of~~ disabling re-use of the transaction request identification includes the formula for generating the single use transaction request identification including an increment in the next generated transaction identification request issued.

35. (Currently Amended) A method according to claim [[34]] 1, wherein ~~the method of~~ generating the transaction identification includes providing a check sum digit or character in the transaction request identification.

36. (Original) A method according to claim 34, wherein the transaction request identification is a number.

37. (Currently Amended) A method according to claim 1, ~~wherein further comprising~~ sending a confirmation of the transfer of funds is sent from the merchant or transaction manager apparatus to the registered user.

38. (Currently Amended) A method according to claim 37, wherein ~~this~~ the confirmation ~~sent to the registered user is sent in the form of~~ an e-mail message.

39. (Currently Amended) A method according to claim 1, wherein the transaction request identification is ~~issued to the~~ registered user ~~in an on-line environment, such as~~ via the Internet.

40. (Currently Amended) A method according to claim 1, wherein the transaction request identification is ~~provided~~ sent to the registered user by a telephone interface system.

41. (Currently Amended) A method according to claim 1, wherein sending the transaction ~~request~~ identification ~~is issued to the~~ registered user ~~comprise~~ by sending the transaction ~~request~~ identification to a portable storage device held by the user.

42. (Currently Amended) A method according to claim 41, ~~wherein~~ further comprising ~~sending the user can activate transfer of the~~ transaction request identification from the portable device to the merchant.

43. (Currently Amended) A method according to claim 41, wherein sending the transaction request identification to the portable storage device ~~can store~~ a plurality of transaction request identifications to the portable storage device and storing the identifications in the portable storage device.

44. (Currently Amended) A method according to claim 1, ~~wherein~~ further comprising sending a plurality of transaction request identifications ~~may be provided~~ to the user.

45. (Currently Amended) A method according to claim 1, ~~wherein~~ further comprising the transaction manager apparatus managing ~~manages~~ a plurality of registered users each having a plurality of transaction request identifications available for use in making a purchase ~~or purchases.~~

46. (Currently Amended) A method according to claim 1, ~~wherein~~ further comprising the transaction manager apparatus registering ~~registers~~ a plurality of merchants.

47. (Currently Amended) A method according to claim 1, wherein sending the EFT request from the transaction manager apparatus ~~can conduct electronic transfers between to the~~

financial institution comprising selecting the financial institution from a plurality of financial institutions according to the banking information.

48. (Currently Amended) A method of conducting an on-line transaction including the steps of : providing a transaction manager;

generating a single use transaction request identification at least in part with a transaction manager apparatus;

storing the transaction manager relating the transaction request identification in a relationship with the banking information of a registered user in a storage of the transaction manager apparatus;

providing sending the registered user with a transaction request identification to the registered user from the transaction manager apparatus;

the registered user receiving a request requesting to transfer an amount from a user account to another account at the transaction manager apparatus, the transfer request including providing the transaction request identification and the amount to the transaction manager;

the transaction manager checking the validity of the received transaction request identification with the transaction manager apparatus and disabling re-use of the transaction request identification ;

if the transaction identification is valid, sending an EFT request to a financial institution system to transfer the amount of funds from the user's account to the other account if the received transaction request identification is valid, the EFT request including the banking information [[:]] such that the financial institution system is able to check checking whether sufficient funds are in the a user's financial institution bank account and if sufficient funds are present[[:]] the financial institution performing perform the transfer according to the banking information;

and the transaction manager receiving at the transaction manager apparatus confirmation of the transfer from the financial institution; and sending the a confirmation message from the transaction manager to the user.

49. (Currently Amended) A ~~system~~ transaction manager apparatus for conducting an on-line transaction, ~~said apparatus including: a transaction manager~~ comprising[[:]]; means for registering a user;

~~means for registering a merchant;~~ means for generating a single use transaction request identification;

means for ~~providing the registered user with~~ sending a generated transaction request identification to the registered user;

means ~~arranged to relate~~ for storing the transaction request identification ~~to~~ in a relationship with banking information of a registered user;

means for receiving a payment request, the payment request including the transaction request identification and a , the value to be transferred and an identification of a receiving party; means for checking the validity of the received transaction request identification and disabling re-use of the transaction request identification;

means for sending an EFT request to a financial institution to transfer the value in funds from the registered user to the receiving party, if the transaction request identification is valid, the EFT request including the banking information;

means for receiving confirmation of the transfer from the financial institution when the transfer is performed; and

means for sending a the confirmation message to one or more of the group consisting of the user AND/OR and the other receiving party[[:]] ~~and means for the user to request transfer of the value to be transferred to the other party and providing the transaction request identification to the transaction manager.~~

50. (Currently Amended) A transaction manager for conducting an online transaction, comprising:

a generator of a single use transaction request identification;

a transmitter for sending a registered user a generated request identification;

a storage for storing the transaction request identification in a relationship with banking information of the registered user;

a receiver for receiving a payment request, the payment request including the transaction request identification and a value to be transferred;

a processor configured to check the validity of the received transaction request identification and disable re-use of the transaction request identification;

a transmitter for sending an EFT request to a financial institution to transfer the value in funds from the registered user to the receiving party, if the transaction request identification is valid, the EFT request including the banking information;

a receiver for receiving confirmation of the transfer from the financial institution when the transfer is performed; and

a transmitter for sending the a confirmation message to one or more of the group consisting of the user and the other receiving party, means for registering a user and receiving banking information from the user; means for registering a merchant; means for receiving a request from a user for a single use transaction request identification for making a purchase; means for generating the single use transaction request identification; means for checking the validity of the user, providing the user with the transaction request identification to the banking information of the user if the user is valid, and relating the transaction request identification; means for receiving the transaction request identifier and a value of a purchase from the merchant in a purchase report, the transaction request identification having been provided by the user to the merchant in the course of requesting a transaction for the purchase; sending an EFT request to a financial institution to transfer the value in funds from the user to the merchant, the EFT request including the banking information, if the transaction request identification is valid; and means for validating the transaction request identification, disabling re-use of the transaction request identification and means for providing the merchant with a unique transaction acceptance identifier if sufficient funds are present for the transfer to occur.

51. (Previously presented) A method according to claim 1, wherein the transaction request identification is a string of characters.

52. (Previously presented) A method according to claim 1, wherein the transaction request identification is a randomly generated string of characters.

53-71 Deleted

72. (New) A method according to claim 1, further comprising recording a user identifier for each of at least one user registration in the transaction manager apparatus.

73. (New) A method according to claim 72, wherein the payment request comprises the user identifier indicative of the registered user, a destination identifier indicative of a destination account for the funds transfer.

74. (New) A method according to claim 73, further comprising retrieving the stored transaction request identification from within the storage of the transaction manager apparatus based on the received user identifier.

75. (New) A method according to claim 1, further comprising identifying the registered user when a remotely located electronic device of the registered user connects to the transaction manager apparatus.

76. (New) A method according to claim 75, wherein generation of the single use transaction request identification occurs when the registered user is identified.

77. (New) A method according to claim 25, further comprising terminating the transaction when the received transaction request identifier is not validated.

78. (New) A method according to claim 1, wherein the EFT request message is sent from the transaction manager apparatus to a financial institution computer system to transfer the value

in funds.

79. (New) A method according to claim 1, wherein the confirmation message is sent from the transaction manager apparatus to a merchant electronic device.

80. (New) A method according to claim 79, wherein the registered user provides the transaction request identification from a user electronic device to the merchant electronic device.

81. (New) A method according to claim 80, wherein the merchant electronic device sends the payment request to the transaction manager apparatus.

82. (New) A method according to claim 1, comprising receiving an insufficient funds message from the financial institution computer system if sufficient funds are not present to conduct the transactional interaction, whereupon the transaction manager apparatus sends an insufficient funds message to the merchant.

83. (New) A method according to claim 1, further comprising sending a plurality of transaction request identifications to a user's electronic device in one transfer.

84. (New) A method according to claim 1, further comprising inputting registration information of a prior registered user, the registration information including the banking information.

85. (New) A method of conducting an on-line transactional interaction comprising the steps of :

recording a user identifier for each of at least one user registration in a transaction manager apparatus;

identifying a registered user when a remotely located electronic device of the registered user connects to the transaction manager;

generating a single use transaction request identification within the transaction manager apparatus when the registered user is identified;

storing in the transaction manager apparatus the transaction request identification in association with the user identifier of the identified registered user, and banking information of the identified registered user for use by a financial institution computer system in association with the user identifier;

sending the transaction request identification from the transaction manager apparatus to the electronic device;

receiving at the transaction manager apparatus a payment request comprising a request identifier, a user identifier, a destination identifier and a value for a transactional interaction conducted by the financial institution computer system between the identified registered user and a destination designated by the destination identifier;

retrieving the stored transaction request identification from within the transaction manager apparatus based on the received user identifier;

determining the validity of the received request identifier by the transaction manager apparatus checking whether the received request identifier is the same as or based on the retrieved transaction request identification and disabling re-use of the transaction request identification when the received request identifier is validated, and terminating the transactional interaction when the received request identifier is not validated;

retrieving the stored banking information of the registered user in the stored data relationship with the received user identifier;

sending an EFT request message from the transaction manager apparatus to the financial institution computer system to transfer the value in funds from a user account to a destination, the EFT request message including the banking information associated with the received user identifier, the destination identifier, and the value;

receiving at the transaction manager apparatus a first confirmation message from the financial institution computer system when the transactional interaction has been successfully completed according to the EFT request message; and

sending a second confirmation message from the transaction manager apparatus to a second electronic device when the first confirmation message is received.

86. (New) A transaction manager apparatus for managing an online transaction, comprising:

a recording component configured to record a user identifier for each of at least one user registration;

an identification component configured to identify a registered user when a remotely located electronic device of the registered user connects to the transaction manager;

a generator configured to generate a single use transaction request identification when the registered user is identified;

storage component configured to store in the transaction manager apparatus the transaction request identification in association with the user identifier of the identified registered user, and banking information of the identified registered user for use by a financial institution computer system in association with the user identifier;

a data transmitter arranged to send the transaction request identification to the electronic device;

a data receiver arranged to receive a payment request comprising a request identifier, a user identifier, a destination identifier and a value of a transactional interaction conducted by the financial institution computer system between the identified registered user and a destination designated by the destination identifier;

a first data retriever configured to retrieve the stored transaction request identification from within the storage component based on the received user identifier;

a validity checker configured to determine the validity of the received request identifier by checking whether the received request identifier is the same as or based on the retrieved transaction request identification and disabling re-use of the transaction request identification when the received request identifier is validated, and terminating the transactional interaction when the received request identifier is not validated;

a second data retriever configured to retrieve the stored banking information of the registered user in the stored data relationship with the received user identifier;

a first message transmitter configured to send an EFT request message from the transaction manager apparatus to the financial institution computer system to transfer the value in funds from a user account to a destination, the EFT request message including the banking information associated with the received user identifier, the destination identifier, and the value;

a message receiver configured to receive at the transaction manager apparatus a first confirmation message from the financial institution computer system when the transactional interaction has been successfully completed according to the EFT request message; and

a second message transmitter configured to send a second confirmation message to a second electronic device when the first confirmation message is received.